

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

STEVEN P. KELLY, ESQUIRE
Stern & Eisenberg, PC
1040 N. Kings Highway, Suite 407,
Cherry Hill, New Jersey 08034
Telephone: (609) 397-9200
FACSIMILE: (856) 667-1456
(COUNSEL FOR MOVANT)

In Re:
Frank H. Bryson and Heather L. Bryson
Debtors

U.S. Bank National Association, as Trustee for Specialty
Underwriting and Residential Finance Trust Mortgage
Loan Asset-Backed Certificates, Series 2006-BC4
Creditor/Movant

v.
Frank H. Bryson and Heather L. Bryson
Respondents



Order Filed on October 31, 2018
by Clerk U.S. Bankruptcy Court
District of New Jersey

Case Number: 16-13192-JNP

Chapter 13

Judge: Jerrold N. Poslusny, Jr.

ORDER APPROVING STIPULATION/CONDITIONAL ORDER SETTling THE CREDITOR'S
CERTIFICATE OF DEFAULT

The relief set forth on the following pages, numbered two(2) through four(4) is
hereby **ORDERED**.

DATED: October 31, 2018

A handwritten signature in black ink, appearing to read "Jerrold N. Poslusny, Jr.", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Debtor: Frank H. Bryson and Heather L. Bryson

Case Number: 16-13192-JNP

Caption of Order: Order Approving Stipulation/Conditional Order Settling the CREDITOR'S
CERTIFICATE OF DEFAULT

Upon the Motion of U.S. Bank National Association, as Trustee for Specialty Underwriting and Residential Finance Trust Mortgage Loan Asset-Backed Certificates, Series 2006-BC4 (hereinafter, Creditor) through its Counsel Stern & Eisenberg PC, under Bankruptcy Code section 362(d), et al. for relief from the automatic stay as to the real property located at, 1528 Patricia Ct, Williamstown, NJ 08094 ("Property"), and for cause shown, it is hereby ORDERED and DECREED as follows:

1. At the date of this Order, Frank H. Bryson and Heather L. Bryson (hereinafter, "Debtors") acknowledge that Debtors are due for the following agreed order regular monthly payments from 10/01/2018 to 10/01/2018 in the amount of \$1,797.56.
2. Debtors agree to continue making the regular monthly mortgage payments, and further agrees to remain current on all monthly mortgage payments (currently due for (DATE) in the amount of \$1,797.56/ month). In the event the regular monthly payment changes for any reason, then the amount due pursuant to this paragraph 2 shall be adjusted accordingly.
3. Payments due in accordance with this Order shall be due on or before the 1st day of each month.
4. Debtors shall make the regular monthly payments required to the Trustee.
5. All payments due to the Creditor from the Debtors are to be made directly to U.S. Bank National Association, as Trustee for Specialty Underwriting and Residential Finance Trust Mortgage Loan Asset-Backed Certificates, Series 2006-BC4 at P.O. Box 619094, Dallas, TX 75261, and making sure that Creditor's loan number appears on all payments.
6. In the event that Movant alleges that Debtors have failed to comply with obligations under paragraph 3 & 5 of this Consent Order/Stipulation, U.S. Bank National Association, as Trustee for Specialty Underwriting and Residential Finance Trust Mortgage Loan Asset-Backed Certificates, Series 2006-BC4 and/or Counsel may give Debtors and Debtors' counsel notice of the default and if such default is not cured within ten (10) days of said notice, upon certification to the court of such default, and request for Order, with a copy to Debtors and Debtors' counsel, the Court may grant U.S. Bank National Association, as Trustee for Specialty Underwriting and Residential Finance Trust Mortgage Loan Asset-Backed Certificates, Series 2006-BC4 immediate relief from the bankruptcy stay, per the form of attached Order which is made part hereof as Exhibit "A". Debtors shall pay attorney's fees and costs for each notice of default issued by Movant as a result of the Debtors' failure to comply with this Consent Order/Stipulation.


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Debtor: Frank H. Bryson and Heather L. Bryson

Case Number: 16-13192-JNP

Caption of Order: Order Approving Stipulation/Conditional Order Settling the CREDITOR'S
CERTIFICATE OF DEFAULT FROM THE AUTOMATIC STAY

7. The failure by the Creditor, at any time, to file a Certification of Default upon default by the Debtor shall not be construed, nor shall such failure act, as a waiver of any of Creditor's rights hereunder. In the event Debtor fails to comply with the terms of this Order for more than 30 days, Creditor U.S. Bank National Association, as Trustee for Specialty Underwriting and Residential Finance Trust Mortgage Loan Asset-Backed Certificates, Series 2006-BC4 may submit a certification of default and proposed Order for Relief from the Automatic Stay to the court and serve a copy of such Certification of Default upon the Debtor and Debtor's counsel. Fourteen days after receipt of a Certification of Default, the court will enter an order granting U.S. Bank National Association, as Trustee for Specialty Underwriting and Residential Finance Trust Mortgage Loan Asset-Backed Certificates, Series 2006-BC4 relief from the automatic stay unless the Debtor has filed an objection to the Certification of Default specifying reasons for the objection; in which case the court will set a hearing on the objection.
8. Upon issuance of the aforesaid Order, the parties hereto further agree that U.S. Bank National Association, as Trustee for Specialty Underwriting and Residential Finance Trust Mortgage Loan Asset-Backed Certificates, Series 2006-BC4 may proceed in state court to exercise all rights and remedies available to it as a mortgagee and creditor under state and federal law including, but not limited to, the initiation of and continuation of foreclosure and execution process through sheriff's sale concerning the Property and ejectment thereafter.
9. In the event Debtor converts to a bankruptcy under Chapter 7 of the Bankruptcy Code then Debtor shall pay all pre-petition arrears and post-petition arrears within 10 days from the date the case is converted. If Debtor fails to make payments in accordance with this paragraph then the Creditor, through Counsel, may file a certification setting forth said failure and the Creditor shall be granted immediate relief from the automatic stay and may also request entry of the form of Order attached as Exhibit "A".



STACY L. MULLEN, ESQUIRE

/S/ STEVEN P. KELLY, ESQ.

STEVEN P. KELLY, ESQUIRE

STERN AND EISENBERG, PC

EXHIBIT A

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

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Case Number: 16-13192-JNP

Chapter 13

Judge: Jerrold N. Poslusny, Jr.

**ORDER GRANTING RELIEF FROM AUTOMATIC STAY AND GRANTING IN REM RELIEF
FOLLOWING CERTIFICATION OF DEFAULT OF CONDITIONAL ORDER /STIPULATION**

Upon Motion of U.S. Bank National Association, as Trustee for Specialty Underwriting and Residential Finance Trust Mortgage Loan Asset-Backed Certificates, Series 2006-BC4 (hereinafter, "Creditor") for Relief from the Automatic Stay and upon a Certification of Default having been filed in accordance with Creditor's Order/Stipulation dated (DATE) Resolving the Motion for Relief from the Automatic Stay, it is hereby ORDERED AND DECREED that Creditor, (and any assignee/successor-in-interest), is granted relief from the automatic stay imposed by 11 U.S.C. §362, et al. in order to proceed with its mortgage foreclosure action and Sheriff's Sale (and any/all other rights under state and federal law) concerning the real property located at: 1528 Patricia Ct, Williamstown, NJ 08094.

It is further ORDERED and DECREED that the 14-day stay pursuant to Fed. R. Bankr. P. 4001(a)(3) is hereby waived.

Imaged Certificate of Notice Page 5 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Frank H. Bryson
Heather L. Bryson
DebtorsCase No. 16-13192-JNP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Oct 31, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2018.

db/jdb +Frank H. Bryson, Heather L. Bryson, 1528 Patricia Court, Williamstown, NJ 08094-5720

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 02, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR
SPECIALTY UNDERWRITING AND RESIDENTIAL FINANCE TRUST MORTGAGE LOAN ASSET-BACKED CERTIFICATES,
SERIES 2006-BC4 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.comIsabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.comKevin M. BATTERY on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR
SPECIALTY UNDERWRITING AND RESIDENTIAL FINANCE TRUST MORTGAGE LOAN ASSET-BACKED CERTIFICATES,
SERIES 2006-BC4 kevinbattery@gmail.comPatrick O. Lacsina on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR
SPECIALTY UNDERWRITING AND RESIDENTIAL FINANCE TRUST MORTGAGE LOAN ASSET-BACKED CERTIFICATES,
SERIES 2006-BC4 , PATRICK.LACSINA@GMAIL.COMSindi Mncina on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR SPECIALTY
UNDERWRITING AND RESIDENTIAL FINANCE TRUST MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES
2006-BC4 smncina@rascrane.com

Stacey L. Mullen on behalf of Joint Debtor Heather L. Bryson slmullen@comcast.net

Stacey L. Mullen on behalf of Debtor Frank H. Bryson slmullen@comcast.net

Steven P. Kelly on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR
SPECIALTY UNDERWRITING AND RESIDENTIAL FINANCE TRUST MORTGAGE LOAN ASSET-BACKED CERTIFICATES,
SERIES 2006-BC4 skelly@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 9